

# **BUSINESS - PLAN**

INCOME GENERATING ACTIVITY – Cutting and Tailoring

By

Pong Valley - Self Help Group



SHG/CIG Name	::	Pong Valley
VFDS Name	::	Ghar Barial
Range	::	Nagrota Surian
Division	::	Dehra

**Prepared under:**



**Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted)**

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## **1. Description of SHG/CIG**

<b>2.1</b>	SHG/CIG Name	::	Pong Valley
<b>2.2</b>	VFDS	::	Ghar Barial
<b>2.3</b>	Range	::	Nagrota Surian
<b>2.4</b>	Division	::	Dehra
<b>2.5</b>	Village	::	Ghar Barial
<b>2.6</b>	Block & Beat	::	Haripur & Nandpur
<b>2.7</b>	District	::	Kangra
<b>2.8</b>	Total No. of Members in SHG	::	10
<b>2.9</b>	Date of formation	::	30.01.2026
<b>2.10</b>	Bank a/c No.	::	50100577784570
<b>2.11</b>	Bank Details	::	HDFC Dehra
<b>2.12</b>	SHG/CIG Monthly Saving	::	Rs. 50/Month
<b>2.13</b>	Total saving/month		400/ Month
<b>2.14</b>	Total inter-loaning		-
<b>2.15</b>	Cash Credit Limit		--
<b>2.16</b>	Repayment Status		--

## 2. Beneficiaries Detail: -

<b>Sr. no</b>	<b>Name</b>	<b>Designation</b>	<b>Father/Husband Name (Sh.)</b>	<b>Age</b>	<b>Qlf.</b>	<b>Income Source</b>	<b>Address</b>
<b>1</b>	Ranjana Kumari	President	Sh. Ajay Kumar	35	Graduation	Agriculture	Vill – Barial
<b>2</b>	Sujata Guleria	Secretary	Sh. Balvinder Singh	47	10 <sup>th</sup>	-do-	-do-
<b>3</b>	Shakuntala Devi	Treasurer	Lt. Sh. Babu Ram	65	10 <sup>th</sup>	-do-	-do-
<b>4</b>	Babali Devi	Member	Sh. Pawan Kumar	48	5 <sup>th</sup>	-do-	-do-
<b>5</b>	Kanta Devi	-do-	Sh. Bishambar Singh	54	5 <sup>th</sup>	-do-	-do-
<b>6</b>	Baby Devi	-do-	Sh. Mahinder Singh	48	5 <sup>th</sup>	-do-	-do-
<b>7</b>	Suman Lata	-do-	Sh. Sanjeev Kumar	49	12 <sup>th</sup>	-do-	-do-
<b>8</b>	Payal	-do-	D/o Sh. Raj Kumar	21	12 <sup>th</sup>	-do-	-do-
<b>9</b>	Nitika	-do-	-do-	24	12 <sup>th</sup>	-do-	-do-
<b>10</b>	Sapna Devi	-do-	Sh. Dharmendra Singh	52	12 <sup>th</sup>	-do-	-do-

### **3. Geographical details of the Village**

3.1	Distance from the District HQ	::	50 Km
3.2	Distance from Main Road	::	0 Km
3.3	Name of local market & distance	::	Barial & 1 KM
3.4	Name of main market & distance	::	Nagrota Surian & 5 Km
3.5	Name of main cities & distance	::	Nagrota Surian – 5 KM, Haripur - 26 KM, Jawali – 30, Dehra 40 KM
3.6	Name of places/locations where product will be sold/ marketed	::	Dehra, Nagrota Surian, Haripur

### **4. Executive Summary**

Cutting and tailoring income generation activity has been selected by **Pong-Valley** Self Help Group. This IGA will be carried out by all 10 ladies of this SHG initially. Different types of suits will be stitched by this group initially. This activity is being already done by some ladies of this group. Group members will work with fewer machines initially and as group members' skill/ efficiency improve then group will purchase more machines. This business activity will be carried out whole year by group members. Suits will be stitched as per order by consumer and cloth will be provided by consumer or depends on order.

### **5. Description of Product related to Income Generating Activity**

<b>1</b>	Name of the Product	::	Stitched Suit
<b>2</b>	Method of product identification	::	This activity is being already done by some SHG ladies and has been decided by group Members
<b>3</b>	Consent of SHG/ CIG / cluster members	::	Yes

## 6. Description of Production Planning

6.1	Time taken	::	1 suit takes around 3-4 hours to complete
6.2	Number of ladies involved	::	All ladies.
6.3	Source of raw materials	::	Local market/ Main market
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected stitched suits per day	::	6 suits initially

## 7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Villages covered – 1
7.2	Stitching work demand	::	Throughout year and high demand at the time of festive and marriage occasions.
7.3	Process of identification of market	::	Group members will contact nearby villagers/households/institutions.
7.4	Marketing Strategy		SHG members will directly take orders (individual levels/ group level) from nearby villagers/households/institutions.

## 8. Risk Analysis

- Skill based
- Demand driven Highly competitive market

## 9. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- Some group members will involve in pre-production process (i.e.- procuring of raw material etc.)
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

10. Description of Economics: -

<b>A. CAPITAL COST</b>				
<b>Sr.no</b>	<b>Particulars</b>	<b>Quantity</b>	<b>Unit Price</b>	<b>Total Amount (Rs.)</b>
1.	Sewing Machine (3 in 1 type)	10	29200/Machine	292000/-
	<b>Total</b>			<b>292000/-</b>

<b>B. RECURRING COST</b>					
<b>Sr.no</b>	<b>Particulars</b>	<b>Unit</b>	<b>Quantity</b>	<b>Price</b>	<b>Total Amount (Rs)</b>
1	Sewing threads	Reels/Suits/month	600	10	6000
2	Other finishing materials (book rum, neck etc.)	Suits/month	LS	LS	6500
3	Rent	Month			3000
4	Other (stationary, electricity bill, transportation, machine repair)	Month			2000
<b>Total Recurring Cost (B)</b>					<b>17500/-</b>

<b>C. Cost of Production (Monthly)</b>		
<b>Sr. No</b>	<b>Particulars</b>	<b>Amount (Rs.)</b>
1	Total Recurring Cost	17500
2	10% depreciation annually on capital cost	29200
	<b>Total</b>	<b>46700/-</b>

<b>D. Stitched Suit price (per suit)</b>					
<b>Sr.no</b>	<b>Particulars</b>	<b>Unit</b>	<b>Quantity</b>	<b>Amount (Rs)</b>	
1	Simple suit	1	1	300-350	
2	Other (Palazzo, lining etc.)	1	1	350-400	

Analysis of Income and Expenditure (Monthly):

Sr.no	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	29200
2	Total Recurring Cost	17500
3	Total Stitched Suit per month	150(approximate quantity)
4	Selling Price of Stitched Suit (per suit)	350
5	Income generation (150*350)	52500
6	Net profit (52500- 17500)	35000
7	Distribution of net profit	<ul style="list-style-type: none"> <li>Profit will be distributed equally among members monthly/yearly basis.</li> <li>Profit will be used for further investment in IGA</li> </ul>

### 11. Fund requirement:

Sr.no	Particulars	Total Amount (Rs)	Project Contribution (75%)	SHG Contribution (25%)
1	Total capital cost	292000/-	219000/-	73000/-
2	Total Recurring Cost	17500/-	0	17500
3	Trainings	85000	85000	
	<b>Total</b>	<b>394500/-</b>	<b>304000/-</b>	<b>90500/-</b>

#### Note-

- **Capital Cost** – 75 % of capital cost to be covered under the Project
- **Recurring Cost** - To be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** - To be borne by the Project

## 12. Sources of fund:

Project support;	<ul style="list-style-type: none"><li>• 75% of capital cost will be utilized for purchase of machines.</li><li>• Up to Rs 1 lakh will be parked in the SHG bank account.</li><li>• Trainings/capacity building/ skill up-gradation cost.</li></ul>	procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"><li>• 25% of capital cost to be borne by SHG.</li><li>• Recurring cost to be borne by SHG</li></ul>	

### 13. **Trainings/capacity building/skill up-gradation**

Trainings/capacity building/ skill up-gradation cost will be borne by project. Following is some trainings/capacity building/skill up-gradation proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

### 14. **Loan Repayment Schedule-**

If the loan is availed from bank, it will be in the form of cash credit limit and for CCL there is not repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

### 15. **Monitoring Method –**

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action, if need be, to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action, if need be, to ensure operation of the unit as per projection.

**Group Members: -**



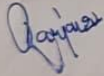
## DMU Approval

### BUSINESS PLAN APPROVAL BY VFDS & DMU


Pong valley... Group will undertake the *Cutting & Tailoring* livelihood Income Generation Activity under the project for implementation of Himachal Pradesh Forest Ecosystem Management & livelihood (JICA assisted). In this regard business plan of amount Rs. *394500/-* has been submitted by group on *18/06/26*. And the business plan has been approved by the VFDS. *Ghar Barial*

Business plan submitted through FTU for further action please.  
Thank you

Signature of Group President



Signature of Group Secretary



Approved

DMU – CUM - Dehra

## Group Consent

### Resolution - cum - Group Consensus Form

It is decided in the General House meeting of the group Pong Valley at Ghar Barial that our group will undertake the C.&T..... as Livelihood Income Generation Activity under the Project for improvement of Himachal- Pradesh Forest Ecosystem Management & Livelihoods ( JICA Assisted).

Signature's of Group Pradhan

*Ranjana*

Signature's of Group Secretary

*शर्मिला*

**Submit Through FTU to DMU**

**Submitted to DMU through FTU**

Name & Signature of FTU Officer  
Coordinator  
Range Forest Office,  
kangra (H.P)

Name & Signature of FTU  
1. *Kanu Guleria*  
2. *Deeksha Dahi (SMS JICA)*  
*HPFS (Retd)*  
Range Forest Officer  
Nagrota Surian (H.P)

**Approved**

Name & Signature of DMU officer

**Prepared - By -**

Sh. Madan Lal Sharma (Retd. HPFS)

Deeksha (SMS JICA)

Kanu Guleria (FTU Coordinator)

